

## EXHIBIT J



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**Appl. No.** : 10/054,390  
**Applicant** : Radha K. C. PANDIPATI  
**Filed** : January 24, 2002  
**Title** : RECEIPTS SCANNER AND FINANCIAL  
ORGANIZER (as amended)  
**Examiner** : Negussie Worku  
**TC/AU** : 2625  
**Docket No.** : RKP-5521  
**Customer No.:** 24956

Confirmation No. 8442

**MAIL STOP: RCE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT UNDER 37 C.F.R. § 1.116**

Sir:

In response to the final Office Action of June 14, 2006, please amend the above-identified application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 4 of this paper.

**Amendments to the Drawings** begin on page 10 of this paper, and include four replacement drawing sheets.

**Remarks** begin on page 11 of this paper.

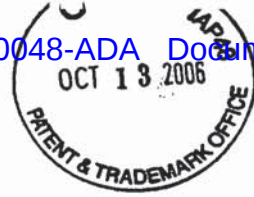
**A Petition for a One-Month Extension of Time** and the required fee accompany this paper.

**A Request for Continued Examination** and the required fee accompany this paper.

**A Power of Attorney** accompanies this paper.

**Four Replacement Drawing Sheets** accompany this paper.

**A Substitute Specification** including a clean version and a marked-up version accompanies this paper.



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Amendment filed October 13, 2006  
Reply to Office Action of June 14, 2006

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**Amendments to the Specification:**

An amended specification was submitted with the Amendment filed on April 3, 2006. However, the submission does not appear to have met the requirements of 37 CFR §1.125 for filing a substitute specification. Accordingly, Applicant requests that the submission not be entered, and instead that the attached Substitute Specification be entered in its place. Attached to this paper are a marked-up version of a Substitute Specification and a clean version of the Substitute Specification. No new matter has been added by the Substitute Specification.

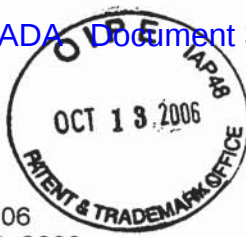
**Amendment to the Title**

Please replace the Title with the following amended Title throughout the application papers:

~~BILLS-RECEIPTS~~ SCANNER AND FINANCIAL ORGANIZER

**Amendments to the Abstract**

Please replace the Abstract with the amended Abstract shown on the following page:



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### **Amendments to the Claims:**

This listing of claims will replace all prior versions and listing of claims in the application.

### **Listing of Claims:**

1. (Currently Amended) An apparatus which manages and organizes the financial data expense information, comprising:

a scanner to scan receipts containing expense information, said scanner scanning said receipts to obtain scanned information; and

a computer, ~~connected to~~ in communication with the scanner, said computer executing and loaded with a software which receives said scanned information and which processes, and organizes and saves the scanned information including numerical data in the receipts to obtain said expense information.

2. (Currently Amended) An apparatus as claimed in claim 1, wherein the scanner is connected to a said computer through a USB port or a pass through parallel port, and wherein with the software program is stored in loaded into the computer.

3. (Currently Amended) An apparatus as claimed in claim 1, wherein as the receipts are being scanned, ~~all the~~ scanned information from the scanned receipts is



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~~automatically entered into~~ received by the computer and processed and organized  
by the computer into the expense information.

4. (Currently Amended) An apparatus as claimed in claim 1, wherein the apparatus  
is able to process receipts that include grocery receipts, purchase receipts, credit  
card receipts or bank statements.

5. (Currently Amended) An apparatus as claimed in claim 1, further including a  
display device in communication with said computer, wherein the organized expense  
information data can be viewed is displayed on said display device in a tabular form,  
~~or a pie-chart form, or as a text file.~~

6. (Currently Amended) An apparatus as claimed in claim 5, wherein formats of the  
expense information displayed in tabular data-form include income-expense reports,  
expenses versus planned budget, cash flow, ~~and or a~~ list of all expenses grouped  
under various categories or classifications ~~including groceries, school supplies,~~  
~~utilities, car maintenance, entertainment, savings, healthcare, house maintenance.~~

7. (Currently Amended) An apparatus as claimed in claim 1, wherein the apparatus  
allows a user to edit editing the expense information processed from the scanned  
receipts.

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8. (Currently Amended) An apparatus as claimed in claim 1, wherein the apparatus is able to automatically save ~~saves~~ the expense information processed from the scanned ~~from the~~ receipts in Quicken Interchange Format, allowing ~~it~~ the expense information to be imported by a financial management program.

9. (Currently Amended) An apparatus as claimed in claim 1, wherein each scanned receipt ~~will be~~ is organized as ~~turned into~~ an individual transaction.

10. (Currently Amended) An apparatus as claimed in claim 9, wherein ~~the multiple~~ items in the receipt ~~will be~~ are used to create a ~~"split"~~ split transaction with proper customizable categories or classifications.

11. (Currently Amended) An apparatus as claimed in claim 1, wherein the software allows for record keeping, budgeting and for balancing ~~the~~ a budget.

12. (Canceled)

13. (New) An apparatus for managing financial information, comprising:  
a scanner for scanning receipts, each said receipt containing expense information;

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a computer in communication with said scanner, said computer receiving a scan of each said receipt, and processing said scan by collecting the expense information from the scan; and

a display device in communication with said computer, wherein said computer organizes said expense information collected from each said scan, and displays said organized expense information on said display device.

14. (New) An apparatus as claimed in claim 13, wherein said scanner is a portable scanner able to automatically feed the receipt through said scanner while the receipt is being scanned.

15. (New) An apparatus as claimed in claim 13, wherein the apparatus allows a user to edit the expense information collected from the scans of said receipts.

16. (New) An apparatus as claimed in claim 13, wherein the apparatus is able to save the expense information collected from the scans of said receipts in Quicken Interchange Format, thereby enabling the expense information to be imported by a financial management program.

17. (New) An apparatus as claimed in claim 13, wherein each scan of said receipts is organized as an individual transaction.

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18. (New) A method of managing expense information collected from receipts, comprising:

- providing a scanner for scanning receipts;
- scanning said receipts using said scanner;
- providing a computer in communication with said scanner;
- receiving, by said computer, a scan of each said receipt scanned by said scanner;
- collecting automatically, by said computer, expense information contained in the scan of each said receipt;
- organizing said expense information, by said computer, into a tabular form, a pie-chart form, or a text file; and
- displaying the expense information organized by said computer on a display device.

19. (New) A method according to claim 18, further including a step of editing said expense information displayed on said display device using said computer.



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20. (New) A method according to claim 19, further including a step of  
organizing each said scan as a separate transaction to enable editing of the  
expense information for each said scan.

21. (New) A method according to claim 18, further including a step of  
automatically categorizing each said scan to enable display of a list of all  
expenses according to categories.



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#### Abstract of the Disclosure

The system contains a scanner, an apparatus for scanning bills-receipts into a computer and a unique software program which automatically processes, organizes and saves all the expense information that can be viewed in various formats, namely, tabular statements, pie-charts, etc. The scanner, which accommodates paper of differing sizes, will be is used to input bills, receipts, bank statements, etc. SThe scanner is usually connected to a computer through a Universal Serial Bus or pass-thru a parallel port for easy installation. The software program creates a text file of the scanned data by inclusion of sorting, categories, etc., and automatically saves the information in Quicken Interchange Format, allowing it to be imported into any financial management software for further processing. Each bill-receipt will be is turned into treated as an individual transaction. Multiple items in the bill will be receipt are used to create a "split" transaction with proper customizable categories added. Further, the software also allows for record keeping, budgeting and reconciliation budget balancing.

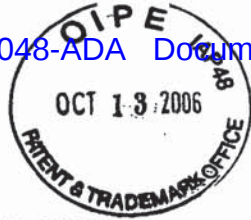


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**Amendments to the Drawings:**

In the "Application Papers" portion of the Office Action Summary, both the "accepted" box and the "objected" box were checked in response to the drawings filed on April 3, 2006. Applicant has corrected errors in the drawings filed on April 3, 2006, by the attached four replacement sheets of drawings. The attached four replacement sheets of drawings include FIGS. 1-4B and replace the drawings filed on April 3, 2006, that included FIGS. 1-4B. In the drawings, crossed-out words have been deleted, and other minor informalities corrected. FIG. 3 has been moved to the first sheet. FIG. 2 has been expanded to correspond to the steps set forth on in the Detailed Description. Because the steps illustrated in FIG. 2 are all set forth in the Detailed Description, no new matter has been added by the amendments to the drawings.



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### **REMARKS**

Claims 1-11 have been amended. Claim 12 has been canceled without prejudice or disclaimer. New claims 13-21 have been added. Accordingly, claims 1-11 and 13-21 are now pending in this application. A Request for Continued Examination has been filed with this Amendment so that the Examiner may fully consider the new and amended claims and the following remarks.

### **Amendments to the Specification**

An amended specification was submitted with the Amendment filed on April 3, 2006. However, the submission does not appear to have met the requirements of 37 CFR §1.125 for a substitute specification. Accordingly, Applicant requests that the submission not be entered, and instead the attached Substitute Specification be entered in its place. No new matter has been added by the Substitute Specification.

The Title and Abstract have also been amended as set forth above.

### **Drawings**

In the "Application Papers" portion of the Office Action Summary of the Office Action mailed June 14, 2006, both the "accepted" box and the "objected" box were checked in response to the drawings filed on April 3, 2006. As discussed above, Applicant has filed replacement drawing sheets with this Amendment that correct errors in the drawings filed on April 3, 2006.



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**35 U.S.C. § 103**

Claims 1-11 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Hu et al. (U.S. Patent No. 6,459,506 - hereafter "Hu") in view of Hamilton (U.S. Patent No. 6,462,842 - hereafter "Hamilton"). Applicant respectfully traverses these rejections, and requests reconsideration and withdrawal of the rejections for the following reasons.

The invention, as claimed in claim 1, is directed to an apparatus that scans, processes, manages and organizes expense data from receipts. The Hu reference teaches merely scanning a document and preserving the scanned document in a computer as an image (see Hu, e.g., col. 4, lines 7-18). Hu does not teach or suggest automatically processing the scanned image to collect and organize expense information from the scanned image, such as in the form of tables, pie charts, and the like. In other words, a key feature of Applicant's claim 1, which is automatic processing and organization of data from the scanned receipts to obtain expense information is not taught or suggested by the Hu reference.

The present invention deals with expense data extraction, organizing the expense data automatically and is not directed to just scanning an image. Hu, on the other hand relates to a mobile scanner capable of scanning a material to obtain an image in a standard image format, such as TIFF, BMP, etc., and then manipulating the image with an image manipulation program, such as PhotoShop® (see col. 4,

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lines 7-18). Thus, Hu does not teach or suggest scanning receipts to extract expense data from the scanned image and organizing or displaying the extracted expense information in the manner taught by the present invention.

Hamilton fails to make up for the shortcomings in Hu discussed above. Hamilton is directed to an apparatus, program and method of controlling a scanner for increasing data throughput, increasing available resolutions, and reducing aliasing (see Hamilton, e.g., col. 2, lines 47-50). Hamilton improves scanning time by including a data rate adjustment circuit that allows the scanner to match the average data transfer rate of an associated device to avoid restarts (see col. 2, lines 51-60). Accordingly, it is respectfully submitted that Hamilton does not teach or suggest a software that automatically processes and organizes information from scanned receipts to obtain expense information. Hamilton neither discloses nor suggests processing numerical data from the scanned data, or organizing the processed data to obtain expense information, as set forth in Applicant's claims. Accordingly, it is respectfully submitted that Applicant's invention, as claimed in claim 1, cannot be obvious in light of the combination of Hu and Hamilton.

New independent claims 13 and 18 include limitations similar to those discussed above with respect to claim 1, and therefore are not obvious in light of the combination of Hu and Hamilton for the same reasons as discussed above for claim 1. The remaining claims depend from these independent claims, set forth additional patentable features, and also are not obvious in light of the combination of Hu and

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Hamilton for the reasons set forth above, and because they depend from allowable base claims.

**Conclusion**

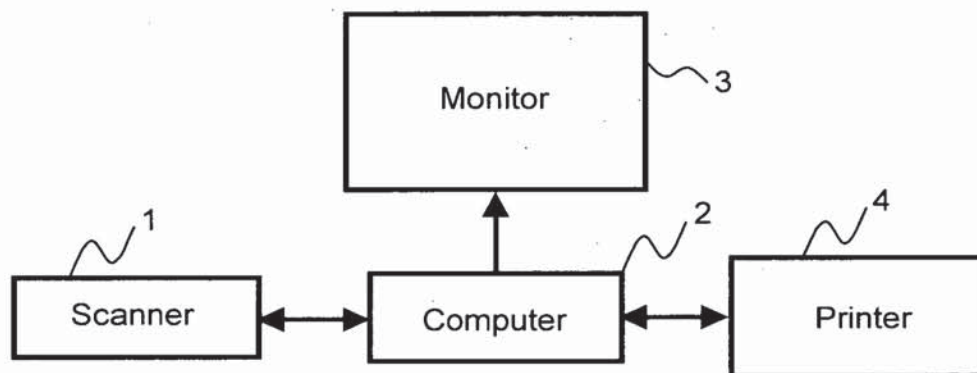
In view of the foregoing, Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

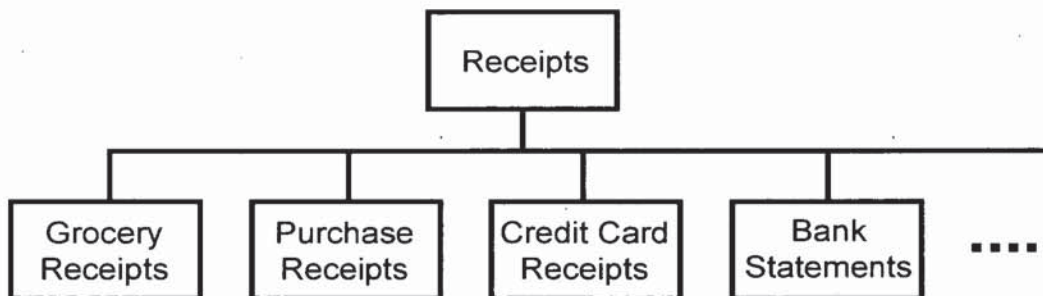
A handwritten signature in black ink, appearing to read "Colin D. Barnitz", with a stylized flourish at the end.

Colin D. Barnitz  
Registration No. 35,061

MATTINGLY, STANGER, MALUR & BRUNDIDGE, P.C.  
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Date: October 13, 2006

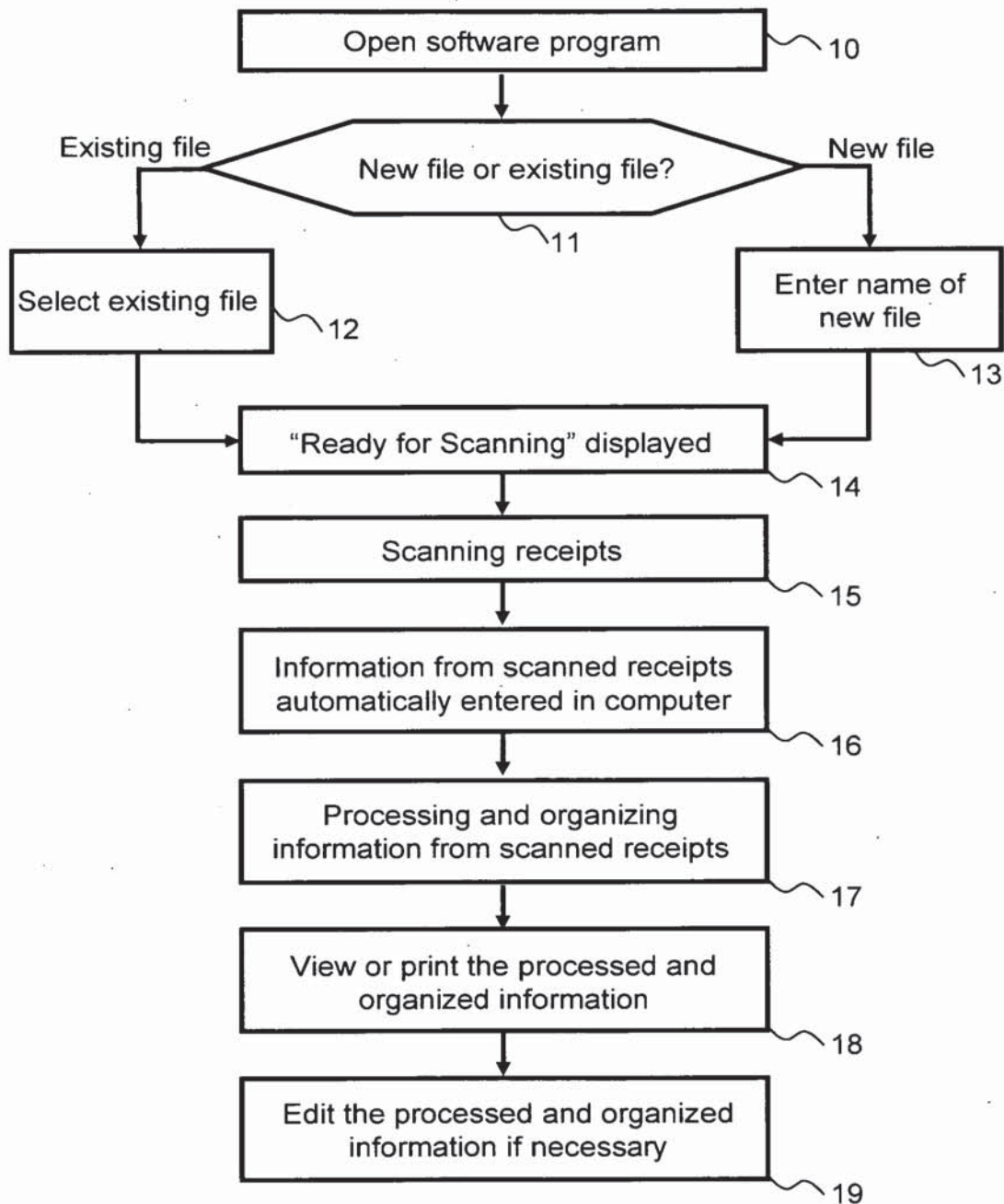


**FIG. 1 Block Diagram of the Apparatus Hardware**



**FIG. 3 Various Forms of Scanned Receipts**

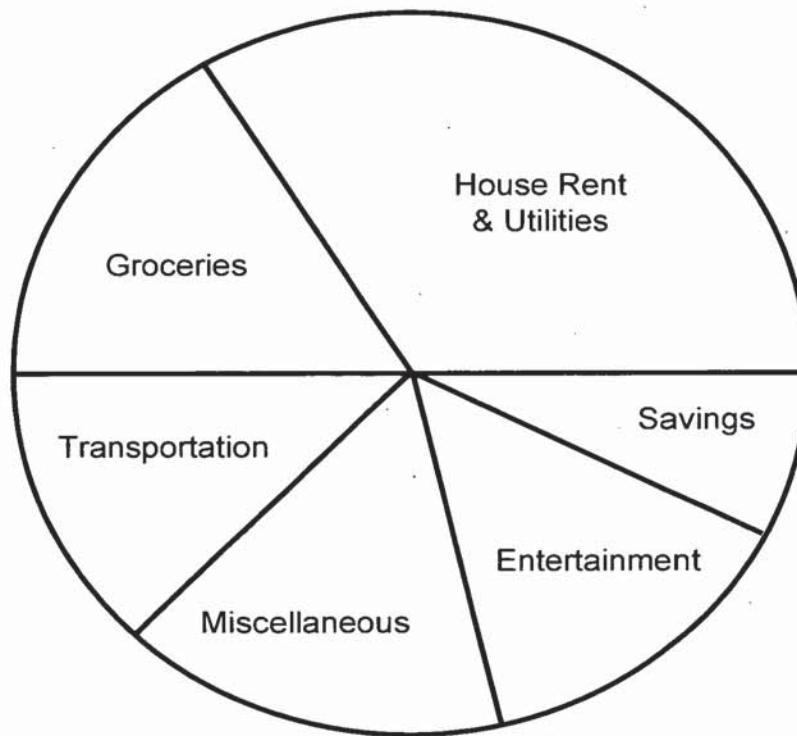




**FIG. 2 Flow Chart of the Working of the Apparatus**

Date	Description	Amount
January 2006	Grocery	
	--Milk 1g	\$3.99
	--Coffee Powder 11 oz	\$5.99
	--Sugar 5 lbs	\$2.99
	--Rice 5 lbs	\$2.49
	--Aqua Fresh 6 oz	\$1.99
	--Bounty 165 ct	\$2.39
	--Potato - wht 5 lbs	\$1.99
	--Diet Sprite	\$5.99
	Toiletry	
	--Face Cream	\$6.59
	--Face Soaps	\$8.99
	--Eyeliner	\$4.99
	--Nivea WC Face 1.7Z	\$11.99
	--Shout 150 oz	\$7.99
	--Bounce 160 ct	\$5.99
	Others	
	--Ritz 1 hour process	\$12.09
	--6' x 9' Rug	\$159.00

**FIG. 4A** An Example of Tabular Form of Organized Information



**FIG. 4B** An Example of Pie-chart Form of Organized Information

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**TITLE OF INVENTION**

Bills-Receipts Scanner and Financial

**Inventors**

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\_\_\_\_ (301)926-5886 (Home)  
\_\_\_\_ (301)286-6338 (work)

**CROSS REFERENCE TO RELATED APPLICATIONS**

\_\_\_\_ US Patent 6,240,216 \_\_\_\_\_ “Method and apparatus for processing an image,  
\_\_\_\_ storage medium for storing an image processing  
\_\_\_\_ program” by Naoyuki Nemoto & Hiroyasu  
\_\_\_\_ Takahashi, dated May 29, 2001.

\_\_\_\_ US Patent 5,604,640 \_\_\_\_\_ “Business card scanner and method of use” by  
\_\_\_\_ Mary J. Zipf; & Karen E. Jachimowicz;; dated  
\_\_\_\_ February 18, 1997.

\_\_\_\_ US Patent 5,644,663 \_\_\_\_\_ “Portable image scanner having manual or  
\_\_\_\_ automatic feed” by Hidemi Saito; Takashi  
\_\_\_\_ Kanda; Yoshihito Iida; Naoto Mochizuki;; dated  
\_\_\_\_ July 1, 1997.

\_\_\_\_ US Patent 6,115,241 \_\_\_\_\_ “Attachment of a mobile scanner to a portable  
\_\_\_\_ computer” by Darwin Hu, dated September 5,  
\_\_\_\_ 2000.

\_\_\_\_ US Patent 5,897,625 \_\_\_\_\_ “Automated document cashing system” by  
\_\_\_\_ Robin Haley Gustin; Troy W. Livingston;  
\_\_\_\_ Namsoo Park; dated April 27, 1999.

**Parent Case Text**



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## **TITLE OF INVENTION**

Receipts Scanner and Financial Organizer

## **CROSS REFERENCE TO RELATED APPLICATIONS**

This application claims the benefit of U.S. Provisional Patent Application Number 60/265,406, filed on Feb. 1, 2001.

## **BACKGROUND OF THE INVENTION**

### **Field of the Invention**

This invention relates to a scanner apparatus to scan receipts into a computer and a software program which automatically organizes all the information that can be viewed in various formats, namely, tabular statements, pie-charts, etc., and allows for record keeping, budgeting and reconciliation.

### **Description of the Related Art**

Almost everybody might have wondered at one time or other about where his/her salary is going. Many people think "Although I make more than enough money, I do not know how I am spending it".

You might have attempted to keep track of how you were spending by saving all the receipts, checks, bills and notes about cash transactions, etc. You patiently entered all the receipts into the computer (namely into one of the budgeting or finance managing software programs). This is very laborious and time consuming and after a while you will

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loose patience and stop entering the data. There ends the plan to know where your salary is going.

Now, with this invention, you can stop wasting your time typing. Simply take your file of receipts and feed them into the scanner. Within seconds after scanning the receipts, the software organizes all the information into a file on your computer that can be viewed in various formats. It's fast, easy, and convenient. Once the receipts are scanned into your computer, you can use the software to manage your expense information.

A thorough patent search resulted in the following related patents but none of them has proposed so far the idea proposed in this invention. For example, the U.S. Pat. No. 6,240,216 entitled "Method and apparatus for processing an image, storage medium for storing an image processing program" relates to an image method and more particularly to mask processing (noise reduction, smoothing of a pattern or the like) of binary image data by software.

There are a number of different kinds of scanners commercially available and some of these have been patented. However, none of them are of the type described in this invention. When a receipt is fed or inserted the scanner of this invention automatically grabs and moves the receipt while it is being scanned and stops at the completion of the scanning of the bill. In addition, the data is automatically captured and organized into a database which allows the data scanned to be viewable in a number of predefined formats which also can be customized if desired.

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The prior art references describe excellent applicability to various purposes other than the purpose the present invention is intended. For instance, the U.S. Pat. No. 5,604,640 entitled "Business card scanner and method of use" relates, in general, to optoelectronic devices and, in particular, to scanning mixed media information cards, storing the information, and displaying the scanned information in a variety of display formats. However, feeding and scanning of receipts and having associated software program to organize the data is not dealt with.

The U.S. Pat. No. 5,644,663 entitled "Portable image scanner having manual or automatic feed" relates to an image scanner for automatically scanning a document to optically read out and output image data that is on the document to an image processing device such as a computer, and more particularly to a portable image scanner capable of selectively uniting a cover member to a scanner body to feed a cut-sheet document to be scanned, or detaching the cover member from the scanner body to move the independent scanner body on a thick document such as a book.

The U.S. Pat. No. 6,115,241 entitled "Attachment of a mobile scanner to a portable computer" generally relates to a portable scanning system and more particularly to a versatile attachment of a mobile scanner to a portable computer.

The U.S. Pat. No. 5,897,625 entitled "Automated document cashing system" relates to automated banking systems and machines including those which employ or are an



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improvement on automatic teller machines (ATMs). These systems perform the usual ATM functions and additionally cash money orders and checks for the user without the presence or the assistance of a teller, allow the depositing of cash into the machine and provide additional functions, such as transferring money by wire, depositing cash into an account or purchasing end user items from the machine.

The U.S. Pat. No. 5,920,877 entitled "Text acquisition and organizing system" relates to apparatus for acquiring and manipulating text and, more particularly, to apparatus for acquiring discrete text strings and automatically formatting those text strings, as they are received, into a preselected data format structure. There are a number of situations in which a researcher or reader may desire to record and organize printed or displayed text included in an existing work for future reference or for some other future use. As used herein, the term "text" is meant to encompass information that is intended for presentation for human comprehension and may comprise symbols, phrases, sentences in natural or artificial language, pictures, diagrams, and tables.

There has not been proposed so far a configuration consisting of a scanner and a software program in order to achieve the purpose described by the present patent application.

Thus, none of the prior art references proposed the idea of this invention.

## **SUMMARY OF THE INVENTION**

Briefly stated, the invention is an apparatus to scan receipts with a software which automatically processes, organizes and saves all the information from the scanned



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receipts. The invention includes a scanner that is connected to a computer through a Universal Serial Bus (USB) port or parallel port and a software program loaded into the computer. As the receipts are being scanned, all the information from the scanned receipts is automatically entered into the computer. A user needs to insert one receipt at a time into this scanner. The receipts can be grocery receipts, various purchase receipts, credit card receipts, bank statements, etc. The invention automatically collects all the data from the receipts the user has scanned, and processes and organizes all the information. The software categorizes each transaction, so you have instant insight into your expenses. You always know exactly where your money goes. The invention creates reports including Income-Expense, Cash Flow, Budget, etc. The invention instantly lets you customize, sort, and subtotal report information on-screen, and shows where any amount in a report comes from. The invention shows a clear picture of your expenses with a number of instant graphs. The organized data can also be viewed in tabular form or pie-chart form, etc. The apparatus allows editing the information from the scanned receipts. The apparatus also automatically saves the information scanned from the receipts in the Quicken Interchange Format (QIF), allowing it to be imported by any financial management program like Quicken, Money, etc. Each scanned receipt will be turned into an individual transaction. The multiple items in the receipt will be used to create a "split" transaction with proper customizable categories. The software loaded into the computer allows for record keeping, budgeting and reconciliation.

For example, making a budget is easy but adhering/implementing it is difficult, but not when you use the system of this invention. Software enables you to create a budget. Once

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you start scanning the receipts, it lets you know at any time where you stand with respect to your budget, whether you kept up or you need adjustment. A budget lets you set a goal for the amount of money you want to spend in a particular category--for example, \$100 per month for entertainment. Then you can run a monthly budget report to compare the budgeted amount to the actual amount that you spent.

The software allows the data from the receipts to be presented in various formats. For example, a list of all the items you have purchased; another list of items you bought from a particular department store; how many times you visited a particular restaurant and how much you spent each time; how much you spent for clothes versus food versus eating outside, etc.

Thus, the software is a simple-to-use financial organizer where all receipt information gets organized into an easily useable format. The software has lots of features to make your life easier. It allows you to find any expense. You can also add notes to the transactions. The semi-processed data can be imported into one of your already existing or familiar programs like Quicken, Money, etc.

Other and further features of this invention will become obvious upon an understanding of the illustrative embodiments about to be described or will be indicated in the appended claims, and various advantages not referred to herein will occur to one skilled in the art upon employment of the invention in practice.

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## **BRIEF DESCRIPTION OF THE DRAWINGS**

An embodiment of the present invention will be described hereinafter with reference to the accompanying drawing, in which:

FIG. 1: is a schematic block diagram illustrating the overall arrangement of the scanner and the computer with associated monitor, printer, etc. This overall arrangement is a representative embodiment of the present invention.

FIG. 2: is flow chart of the working of the apparatus.

FIG. 3: is an illustration of various forms of scanned receipts.

FIG. 4A: is an example of Tabular form of Organized Information.

FIG. 4B: is an example of Pie-Chart form of Organized Information.

## **DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT**

The system, as illustrated in FIG. 1, contains the scanner 1 and the software. The scanner 1 is different from conventional large size scanners you might have seen in some offices or in copying shops. It is a small, light-weight and portable one, and has cables that connect to power outlet for its power and to a computer 2 for communicating back and forth with it. It is capable of scanning receipts of different widths and thicknesses; it has a built-in feeder that takes in receipts as they are fed, similar to a fax machine where the fax page is swept in.

FIG. 2 presents a flow chart of the working of the apparatus as explained in detail below.

The scanner 1 is connected to a computer 2 using a USB port as illustrated in FIG. 1.



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Before scanning, the user turns on the scanner 1 and the computer 2. Open the software program by clicking on the icon displayed on the screen (see the monitor 3 in FIG. 1) (Step 10). When the program is loaded into the computer 2 it automatically creates an icon on the screen (see the monitor 3 in FIG. 1). The software opens a window displaying two options (Step 11), to open an existing file (Step 12) or to open a new file. In the case of a new file, it allows you to select the name of the new file by typing it in (Step 13). Once a file is selected, it displays "ready for scanning" (Step 14) Now you can feed the receipts into the scanner 1 one at a time (Step 15). Click "scanning complete" once you have finished scanning all the receipts. You will find that all the information from the scanned receipts is automatically entered into the computer 2 (Step 16). Each receipt is entered as a separate transaction using preselected, or default categories. You have the flexibility to change the categories any time and reconcile. Now the software program in the computer 2 has organized all the information (Step 17). This new or updated file is ready for viewing on the screen (see the monitor 3 in FIG. 1) and/or for printing (see the printer 4 in the FIG. 1) (Step 18). Also, after viewing the file, if needed you can modify or edit each transaction (Step 19). Further, the software also allows for record keeping, budgeting and reconciliation.

Thus, the system " Receipts Scanner and Financial Organizer" is an apparatus to scan receipts and a software to automatically process, organize and save all the information from the scanned receipts; it is connected to a computer 2 through a USB port and a software program loaded into the computer. When receipts are fed into the scanner, the invention automatically enters all the information into the computer 2 that is connected to



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the scanner instead of manually typing the information in. As receipts are scanned, all the information from the receipts is automatically entered into computer 2; a software program operating within the computer 2 processes all the information from the scanned receipts and organizes it. FIG. 3 illustrates various forms of scanned receipts. The invention allows editing of the information from the scanned receipts and organized data. This organized data can be viewed in various formats, namely, tabular form (see FIG. 4A), pie-chart form (see FIG. 4B), etc. The tabular data formats include income-expense reports, planned versus actual budget, list of all expenses with different categories, etc. The invention further processes the data and enables comparison with pre-customized budgets or limits in each category.

The invention also allows QIF formatted data to be imported into any financial organizer program like Quicken, Money, etc.

### **POSSIBLE EXTENSIONS**

The invention even comes up with suggestions and recommendations using its large up-to-date data base, namely, how you can save on groceries, how you can improve your health habits, how you can save on insurance, how you can save on travel, compares expenses each month with the previous month, prompts you when certain payments might have to be made, projects certain future expenses using data it has compiled (like birth days, marriage days, etc), how you can maintain budget by changing where you buy or what brand name item you buy, gathers information for taxes (keeps track of items that go into tax preparations), etc.

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This ~~is a continuation~~ application claims the benefit of U.S. Provisional Patent

Application Number 60/265,406, filed on Feb. 1, 2001, ~~which is a provisional patent~~  
application.

## BACKGROUND OF THE INVENTION

### Field of the Invention

This invention relates to a scanner apparatus to scan ~~bills~~ receipts into a computer and a software program which automatically organizes all the information that can be viewed in various formats, namely, tabular statements, pie-charts, etc., and allows for record keeping, budgeting and reconciliation.

### Description of the Related Art

Almost everybody might have wondered at one time or other about where his/her salary is going. Many people think "Although I make more than enough money, I do not know how I am spending it".

You might have attempted to keep track of how you were spending by saving all the receipts, checks, bills and notes about cash transactions, etc. You patiently entered all the ~~bills~~ receipts into the computer (namely into one of the budgeting or finance managing software programs). This is very laborious and time consuming and after a while you will loose patience and stop entering the data. There ends the plan to know where your salary is going.

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Now, with this invention, you can stop wasting your time typing. Simply take your file of ~~bills~~-receipts and feed them into the scanner. Within seconds after scanning the ~~bills~~ receipts, the software organizes all the information into a file on your computer that can be viewed in various formats. It's fast, easy, and convenient. Once the ~~bills~~-receipts are scanned into your computer, you can use the software to manage your expense information.

A thorough patent search resulted in the following related patents but none of them has proposed so far the idea proposed in this invention. For example, the U.S. Pat. No. 6,240,216 entitled "Method and apparatus for processing an image, storage medium for storing an image processing program" relates to an image method and more particularly to mask processing (noise reduction, smoothing of a pattern or the like) of binary image data by software.

There are a number of different kinds of scanners commercially available and some of these have been patented. However, none of them are of the type described in this invention. When a ~~bill~~-receipt is fed or inserted the scanner of this invention automatically grabs and moves the ~~bill~~-receipt while it is being scanned and stops at the completion of the scanning of the bill. In addition, the data is automatically captured and organized into a database which allows the data scanned to be viewable in a number of predefined formats which also can be customized if desired.



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The prior art references describe excellent applicability to various purposes other than the purpose the present invention is intended. For instance, the U.S. Pat. No. 5,604,640 entitled "Business card scanner and method of use" relates, in general, to optoelectronic devices and, in particular, to scanning mixed media information cards, storing the information, and displaying the scanned information in a variety of display formats.

However, feeding and scanning of ~~bills~~ receipts and having associated software program to organize the data is not dealt with.

The U.S. Pat. No. 5,644,663 entitled "Portable image scanner having manual or automatic feed" relates to an image scanner for automatically scanning a document to optically read out and output image data that is on the document to an image processing device such as a computer, and more particularly to a portable image scanner capable of selectively uniting a cover member to a scanner body to feed a cut-sheet document to be scanned, or detaching the cover member from the scanner body to move the independent scanner body on a thick document such as a book.

The U.S. Pat. No. 6,115,241 entitled "Attachment of a mobile scanner to a portable computer" generally relates to a portable scanning system and more particularly to a versatile attachment of a mobile scanner to a portable computer.

The U.S. Pat. No. 5,897,625 entitled "Automated document cashing system" relates to automated banking systems and machines including those which employ or are an improvement on automatic teller machines (ATMs). These systems perform the usual



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ATM functions and additionally cash money orders and checks for the user without the presence or the assistance of a teller, allow the depositing of cash into the machine and provide additional functions, such as transferring money by wire, depositing cash into an account or purchasing end user items from the machine.

The U.S. Pat. No. 5,920,877 entitled "Text acquisition and organizing system" relates to apparatus for acquiring and manipulating text and, more particularly, to apparatus for acquiring discrete text strings and automatically formatting those text strings, as they are received, into a preselected data format structure. There are a number of situations in which a researcher or reader may desire to record and organize printed or displayed text included in an existing work for future reference or for some other future use. As used herein, the term "text" is meant to encompass information that is intended for presentation for human comprehension and may comprise symbols, phrases, sentences in natural or artificial language, pictures, diagrams, and tables.

There has not been proposed so far a configuration consisting of a scanner and a software program in order to achieve the purpose described by the ~~subject-present~~ patent application. Thus, none of the prior art references proposed the idea of this invention.

## SUMMARY OF THE INVENTION

~~This is a continuation of U.S. application Ser. No. 60/265,406, filed on Feb. 1, 2001, which is a provisional patent application. Briefly stated, it~~ the invention ~~is an apparatus to scan bills-receipts with a unique software which automatically~~ processes, organizes and

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saves all the information from the scanned ~~bills-receipts~~. ~~It contains~~ The invention includes a scanner ~~which that~~ is connected to a computer through a Universal Serial Bus (USB) port or ~~pass thru~~ parallel port and ~~the unique a~~ software program loaded into the ~~computer program~~. As the ~~bills-receipts~~ are being scanned, all the information from the scanned receipts ~~bills~~ is automatically entered into the computer. ~~You~~ A user needs to insert one bill-receipt at a time into this scanner. The ~~bills-receipts~~ can be ~~either~~ grocery receipts, various purchase receipts, credit card ~~bills-receipts~~, bank statements, etc. ~~It~~ The invention automatically collects all the data from the ~~bills-receipts~~ you have just the user has scanned, and processes and organizes all the information. The software categorizes each transaction, so you have instant insight into your expenses. You always know exactly where your money goes. ~~It~~ The invention creates reports including Income-Expense, Cash Flow, Budget, etc. ~~It~~ The invention instantly lets you customize, sort, and subtotal report information on-screen, and shows where any amount in a report comes from. ~~It~~ The invention shows a clear picture of your expenses with a number of instant graphs. The organized data can also be viewed in tabular form or pie-chart form, etc. The apparatus allows editing the information from the scanned ~~bills-receipts~~. The apparatus also automatically saves the information scanned from the ~~bills-receipts~~ in the Quicken Interchange Format (QIF), allowing it to be imported by any financial management program like Quicken, Money, etc. Each scanned bill-receipt will be turned into an individual transaction. The multiple items in the bill-receipt will be used to create a "split" transaction with proper customizable categories. The software loaded into the computer allows for record keeping, budgeting and reconciliation.

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For example, making a budget is easy but adhering/implementing it is difficult, but not when you use the system of this invention. Software enables you to create a budget. Once you start scanning the ~~bills~~receipts, it lets you know at any time where you stand with respect to your budget, whether you kept up or you need adjustment. A budget lets you set a goal for the amount of money you want to spend in a particular category--for example, \$100 per month for entertainment. Then you can run a monthly budget report to compare the budgeted amount to the actual amount that you spent.

The software allows the data from the ~~bills~~receipts to be presented in various formats. For example, a list of all the items you have purchased; another list of items you bought from a particular department store; how many times you visited a particular restaurant and how much you spent each time; how much you spent for clothes versus food versus eating outside, etc.

Thus, the software is a simple-to-use financial organizer where all ~~bill~~receipt information gets organized into an easily useable format. The software has lots of features to make your life easier. It allows you to find any expense. You can also add notes to the transactions. The semi-processed data can be imported into one of ~~the~~ your already existing or familiar programs like Quicken, Money, etc.

Other and further features of this invention will become obvious upon an understanding of the illustrative embodiments about to be described or will be indicated in the appended



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claims, and various advantages not referred to herein will occur to one skilled in the art upon employment of the invention in practice.

## **BRIEF DESCRIPTION OF THE DRAWINGS**

An embodiment of the present invention will be described hereinafter with reference to the accompanying drawing, in which:

~~Figure~~ FIG. 1: is a schematic block diagram illustrating the overall arrangement of the scanner and the computer with associated monitor, printer, etc. This overall arrangement is a representative embodiment of the present invention.

FIG. 2: is flow chart of the working of the apparatus.

FIG. 3: is an illustration of various forms of scanned receipts.

FIG. 4A: is an example of Tabular form of Organized Information.

FIG. 4B: is an example of Pie-Chart form of Organized Information.

## **DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT**

The system, as illustrated in FIG. 1, contains the scanner 1 and the software. The scanner 1 is different from conventional large size scanners you might have seen in some offices or in copying shops. It is a small, light-weight and portable one, and has cables that connect to power outlet for its power and to a computer 2 for communicating back and forth with it. It is capable of scanning bills-receipts of different widths and thicknesses; it has a built-in feeder that takes in bills-receipts as they are fed, similar to a fax machine where the fax page is swept in.



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FIG. 2 presents a flow chart of the working of the apparatus as explained in detail below.

The scanner 1 is connected to a computer 2 using a USB port as illustrated in FIG. 1.

Before scanning, the user turns on ~~on~~ the scanner 1 and the computer 2. Open the software program by clicking on the icon displayed on the screen (see the monitor 3 in FIG. 1) (Step 10). When the program is loaded into the computer 2 it automatically creates an icon on the screen (see the monitor 3 in FIG. 1). The software opens a window displaying two options (Step 11), to open an existing file (Step 12) or to open a new file. In the case of a new file, it allows you to select the name of the new file by typing it in (Step 13). Once a file is selected, it displays "ready for scanning" (Step 14) Now you can feed the bills-receipts into the scanner 1 one at a time (Step 15). Click "scanning complete" once you have finished scanning all the bills-receipts. You will find that all the information from the scanned bills-receipts is automatically entered into the computer 2 (Step 16). Each bill-receipt is entered as a separate transaction using preselected, or default categories. You have the flexibility to change the categories any time and reconcile. Now the software program in the computer 2 has organized all the information (Step 17). This new or updated file is ready for viewing on the screen (see the monitor 3 in FIG. 1) and/or for printing (see the printer 4 in the FIG. 1) (Step 18). Also, after viewing the file, if needed you can modify or edit each transaction (Step 19). Further, the software also allows for record keeping, budgeting and reconciliation.

Thus, the system "Bills Receipts Scanner and Financial Organizer" is an apparatus to scan bills-receipts and ~~unique a~~ software to automatically process, organize and save all

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the information from the scanned ~~bills-receipts~~; it is connected to a computer 2 through a USB port and ~~the-unique-a~~ software program loaded into the ~~program-computer~~. When ~~bills-receipts~~ are fed into the scanner, ~~it-the invention~~ automatically enters all the information into the computer 2 that is connected to ~~it-the scanner~~ instead of manually typing the information in. As ~~bills-receipts~~ are scanned, all the information from the ~~bills receipts~~ is automatically entered into computer 2; ~~unique-a~~ software program operating within the computer 2 processes all the information from the scanned ~~bills-receipts~~ and organizes it. FIG. 3 illustrates various forms of scanned receipts. ~~It-The invention~~ allows editing of the information from the scanned bills-receipts and organized data. This organized data can be viewed in various formats, namely, tabular form (see FIG. 4A), pie-chart form (see FIG. 4B), etc. The tabular data formats include income-expense reports, planned versus actual budget, list of all expenses with different categories, etc. ~~It~~ The invention further processes the data and enables comparison with pre-customized budgets or limits in each category.

~~It-The invention~~ also allows QIF formatted data to be imported into any financial organizer program like Quicken, Money, etc.

### **POSSIBLE EXTENSIONS**

~~It-The invention~~ even comes up with suggestions and recommendations using its large up-to-date data base, namely, how you can save on groceries, how you can improve your health habits, how you can save on insurance, how you can save on travel, compares expenses each month with the previous month, prompts you when certain payments

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might have to be made, projects certain future expenses using data it has compiled (like birth days, marriage days, etc), how you can maintain budget by changing where you buy or what brand name item you buy, gathers information for taxes (keeps track of items that go into tax preparations), etc.